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 FORM 3015-1 CHAPTER 13 PLAN
 UNITED STATES BANKRUPTCY COURT
 DISTRICT OF MINNESOTA

IN RE:

MODIFIED CHAPTER 13 PLAN

DATE 2/17/2014

JOHN AND SHARI NORDSTROM

CASE NO. 13-45938
-----**1. DEBTOR'S PAYMENTS TO TRUSTEE**

a. As of the date of the plan, debtor has paid the trustee \$0.00

b. After the date of this plan, debtor will pay the trustee \$400.00 per month for 60 months beginning within 30 days after the order for relief for a total of \$24,000.00 The minimum plan length 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.

c. The debtor will also pay the trustee: \$0.00

d. The Debtor will pay the trustee a total of: \$24,000.00 {line 1a + line 1b +line 1c}

2. PAYMENTS BY TRUSTEE The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments or, \$2,400.00 {line 1d x .10}

3. ADEQUATE PROTECTION PAYMENTS 1326 (a) (1) C) The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

<i>Creditor</i>	<i>Monthly Payment</i>	<i>Number of Month</i>	<i>TOTAL PAYMENTS</i>
a.			\$0.00
b.			
d. TOTAL			\$0.00

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES §365 - The debtor assumes the following executory contracts or unexpired leases.

Cure provisions, if any, are set forth in # 7

<i>Creditor</i>	<i>Description of Property</i>
a.	
b.	

5. CLAIMS NOT IN DEFAULT Payments on the following claims are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the to the to the creditors. The creditors will retain their liens. The creditor can continue to invoice the debtor.

<i>Creditor</i>	<i>Description of Property</i>
a.	
b.	
c.	

6. HOME MORTGAGES IN DEFAULT (sec. 1322(b)(5) and 1322 (e)). The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. **All following entries are estimates.** The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Payment</i>	<i>Beginning in Month #</i>	<i>Number of payment:</i>	<i>TOTAL PAYMENTS</i>
a PNC	\$3,508.80	\$160.00	1	12	see next line
b.		\$360.00	13	5	\$3,663.60
c.					
d. TOTAL	\$3,508.80	\$520.00			\$3,663.60

7. SECURED CLAIMS IN DEFAULT (§ 1322(b)(3) and (5) and §1322(e)) The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

Creditor	Amount of Default	Int. Rate (if applicable)	Payment	Beginning ii Month #	Number of payments	TOTAL PAYMENTS
a.						
b.						
c. other	\$0.00					\$0.00

8. OTHER SECURED CLAIMS SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)] The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge.

NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. §1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Amount of Claim	Secured Claim	Intrest Rate	Beginning ii Month #	Monthly x Payments	Number of = Payments	Payments on Account of Claim	(Adequate) Protection from #3	TOTAL PAYMENTS
a. IRS	\$2,917.00	\$2,917.00	3%	19	\$360.00	9	\$3,079.56	\$0.00	\$3,079.56
b.									
c. Total	\$2,917.00	\$2,917.00							\$3,079.56

9. PRIORITY CLAIMS the trustee will pay in full all claims entitled to priority under §507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Amount of Claim	Monthly Payment	Month #	Number of payment:	TOTAL PAYMENTS
a. Attorney's fees	\$2,250.00	\$200.00	1	12	\$2,250.00
b. MN Dept Rev	\$2,839.00	\$360.00	29	8	\$2,839.00
c.					
f. TOTAL	\$5,089.00				\$5,089.00

10. SEPARATE CLASS OF UNSECURED CREDITORS In addition to the class of unsecured creditors specified in #11, there shall be separate classes of non-priority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Payment	Number of Payments	TOTAL PAYMENTS
a.					
b.					
c. TOTAL		\$0.00			\$0.00

11. TIMELY FILED UNSECURED CREDITORS The trustee will pay the holders of non-priority unsecured claims for which proofs of claim were timely filed, the balance of all payments received by the trustee and not paid under # 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$9,758.84 line 1(d) minus lines 2, 6(d), 7(d) and 8(d), 9 (f) and 10)].

a. The debtor estimates that the total unsecured claims by creditors listed in paragraph 8 are	\$0.00
b. The debtor estimates that the total unsecured claims (excluding those in #8 & #10) are	<u>\$163,368.00</u>
c. Total estimated unsecured claims are	\$ line 11(a) + line 11 (b). <u>\$163,368.00</u>

12. TARDILY FILED UNSECURED CREDITORS All money paid by the debtor to the trustee under #1 but not distributed but not distributed by the trustee under #2,3,6,7,8, 9, 10 or 11 will be paid to the holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

Income withholding for on-going child support will continue.

SALLIE MAE WILL BE PAID DIRECTLY FOR THE STUDENT LOAN.

The debtors shall send the Trustee each year during the Chapter 13 Plan copies of their federal and state income tax returns at the time they are filed. The debtors shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case and shall be entitled to retain the first \$2,000 plus any earned income credit (EIC). Any remaining amounts shall be turned over to the Chapter 13 trustee as additional plan payments.

Pursuant to 11 U.S.C. Section 1305, a proof of claim may be filed by any entity that holds a claim against the debtor(s) for taxes that become payable to a governmental unit while the case is pending. The trustee shall only pay 11 U.S.C. Section 1305 claims attributable to the taxable year in which the case concerning such debtor(s) was filed, and only to the extent funds are available.

14. SUMMARY OF PAYMENTS-

Trustee's fee [line 2].....	\$2,400.00
Home Mortgage Defaults [line 6(d)].....	\$3,663.60
Claims in defaults [line 7(d)].	\$0.00
Other Secured Claims [line 8(d)].....	\$3,079.56
Priority claims [line 9f].....	\$5,089.00
Separate Class [line 10(C)].....	\$0.00
Unsecured Creditors [line 11].....	\$9,758.84
TOTAL [must equal line 1(d)].....	\$24,000.00

ROBERT L KALENDA

919 WEST ST GERMAIN ST STE 2000

ST CLOUD MN 56301

(320)255-8840

SIGNED: /e/ John Nordstrom

DEBTOR

SIGNED: /e/ Shari Nordstrom

JOINT DEBTOR

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

John and Shari Nordstrom,

Bky.No 13-45938

Debtors.

Chapter 13 Bankruptcy

NOTICE OF MODIFICATION OF
CHAPTER 13 PLAN BEFORE CONFIRMATION

TO: ALL INTERESTED PARTIES

1. Pursuant to Local Rule 3015-2, the debtors, by their attorney, Robert L. Kalenda, give notice that the court will hold a confirmation hearing on the modified Chapter 13 plan at 10:00 a.m. on March 20, 2014, in Courtroom 8 West, 300 South 4th Street, US Courthouse, Minneapolis, Minnesota.

Dated: 2-18-14

KALENDA LAW OFFICE

By: /e/ Robert L. Kalenda
Robert L. Kalenda
Attorney for debtors
919 West St. Germain, Suite 2000
St. Cloud, MN 56301
(320) 255-8840
MN Registration #53260

UNSWORN CERTIFICATE OF SERVICE

I, Dana E. Thomsen, declare under penalty of perjury that on February 18, 2014, I mailed copies of the foregoing Amended Chapter 13 Plan and Notice of Modification of Chapter 13 Plan Before Confirmation In Re: John & Shari Nordstrom Bky. No. 13-45938 by first class mail postage prepaid to each entity named below at the address stated below for each entity:

Interested Parties on attached service list

Executed on: 2/18/14

Signed: 

Dana E. Thomsen
KALENDA LAW OFFICE
919 West St. Germain, Suite 2000
St. Cloud, MN 56301

SHARI A NORDSTROM
21832 FLAGSTONE CT
COLD SPRING MN 56320

JOHN O NORDSTROM
21832 FLAGSTONE CT
COLD SPRING MN 56320

CENTRAL MN EMERG PHYS
1406 6TH AVE N
ST CLOUD MN 56303

CITICARDS CBNA
PO BOX 6241
SIOUX FALLS SD 57117

COMENITY BANK/EXPRESS
PO BOX 182789
COLUMBUS OH 43218

COMENITY BANK/VICTORIA
SECRET
PO BOX 182789
COLUMBUS OH 43218

DEPT OF ED/SALLIE MAE
PO BOX 9500
WILKES BARRE PA 18773

DISCOVER
PO BOX 15316
WILMINGTON DE 19850

ELAN FINANCIAL SVCS
CB DISPUTES
SAINT LOUIS MO 63166

FIRSTMARK
PO BOX 25410
WOODBURY MN 55125

GEGRB/AMERICAN EAGLE
PO BOX 965005
ORLANDO FL 32896

GEGRB/JC PENNEY
PO BOX 965007
ORLANDO FL 32896

GEGRB/JC PENNEY
PO BOX 365007
ORLANDO FL 32896

IRS
PO BOX 7346
PHILADELPHIA PA 19101-
7346

KOHL'S
PO BOX 3115
MILWAUKEE WI 53201

LAKELAND HEALTH SERVICES
10600 OLD CTY RD 15 STE
140
PLYMOUTH MN 55441

MIDSOTA PLASTIC
SURGEONS
3701 12TH ST N STE 100
ST CLOUD MN 56303

MN DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
PO BOX 6447
ST PAUL MN 55164-0447

ONEMAIN FINANCIAL
6801 COLWELL BLVD CS CARE
DEPT
IRVING TX 75039

PNC
PO BOX 1820
DAYTON OH 45401-1820

SALLIE MAE
PO BOX 9655
WILKES BARRE PA 18773

SEARS
PO BOX 6282
SIOUX FALLS SD 57117

ST CLOUD EARS NOSE &
THROAT
1528 NORTHWAY DRIVE
ST CLOUD MN 56303

ST CLOUD HOSPITAL
1406 SIXTH AVE N
ST CLOUD MN 56303

TRANSWORLD SYSTEMS INC
507 PURDENTIAL RD
HORSHAM PA 19044

US BANK
CB DISPUTES
PO BOX 108
SAINT LOUIS MO 63166

US BANK
PO BOX 5227
CINCINNATI OH 45201

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:
**JOHN O NORDSTROM and SHARI A
NORDSTROM**

SIGNATURE DECLARATION

Debtor(s).

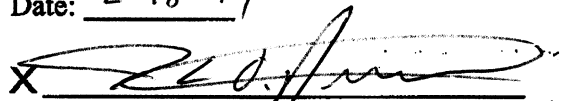
Case No. 13-45938

☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (Please describe: _____)

I [We], the undersigned debtor(s) or authorized representative of the debtor, ***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: 2-18-14

X 
Signature of Debtor or Authorized Representative

JOHN O NORDSTROM

Printed Name of Debtor or Authorized Representative

X 
Signature of Joint Debtor

SHARI A NORDSTROM

Printed Name of Joint Debtor